

Introduction

The Northwest Regional Housing Needs Report is based on findings from the Next Decade of Housing in Minnesota study. The purpose of the study is to quantify the need for affordable housing for low-income households from 2000 to 2010. The study was completed by BBC Research & Consulting, an independent firm that specializes in housing market analysis. The study was funded by a collaborative of public and philanthropic organizations that provide resources for affordable housing development.¹

The main study report includes findings for the entire state, the seven-county Twin Cities Metropolitan Area, and Greater Minnesota. Each regional report includes an overview of the statewide results and detailed findings for the region. Additional information about the study model and findings is provided in the main report.

Counties covered in the Northwest regional report include Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnommen, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau.

Overview of Housing Market Model

The housing model developed in this study uses the best available current and projected demographic and housing data to evaluate the need for affordable housing throughout the state. The study results are presented in the following exhibits.²

Exhibit 1: Income by Household Type, 2000 and 2010

Exhibit 1 identifies the number of households by income level (e.g., 900 households at 30 to 50 percent of area median income) and type (family/non-family structure) in 2000 and 2010. It also shows the changes between the two periods, which is critical to identifying the unmet need in 2010.

Exhibit 2: Structure of the Low-Income Housing Market, 2000

Exhibit 2 identifies the number of existing low-income households³ and how they are housed (in subsidized units or private-market units). It calculates the number of cost-burdened households⁴ that existed in 2000, a large component of housing need.

¹ Funders of the study include the Family Housing Fund, Greater Minnesota Housing Fund and Minnesota Housing Finance Agency. Additional support was provided by the Metropolitan Council.

² A detailed description of the data, assumptions and calculations in each exhibit is provided in Section II of the main report (available through the Minnesota Housing Finance Agency).

³ For the purposes of the Next Decade of Housing in Minnesota project, low-income households are defined as households with incomes below 60 percent of the Twin Cities Metropolitan Area family median income and below 80 percent of county family median income for the remaining 80 counties of Greater Minnesota.

⁴ Households are considered cost-burdened if they spend more than 30 percent of their gross income to occupy their housing.

Exhibit 3: Unmet Low-Income Housing Need (New Construction), 2000-2010

Exhibit 3 identifies the unmet need for new low-income housing units in 2010 using the following approach:

$$\begin{array}{r} \text{New Low-Income Households 2000-2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Private Market by 2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Public and Philanthropic Sectors by 2010} \\ \text{equals} \\ \text{Unmet Need for New Low-Income Units in 2010} \end{array}$$

For the statewide, Twin Cities Metropolitan Area, and Greater Minnesota reports, the model estimates the number of low-income subsidized units provided by public and philanthropic entities to determine the total unmet need. The provision of subsidized housing is not predicted at the county or regional level since there are no reliable projections. More detail on this issue is provided in Section II of the main report.

Exhibit 4: Analysis of Unmet Need, 2010

Exhibit 4 presents data on unmet need in 2010 for new construction and housing assistance (for cost burdened households) at the state, Greater Minnesota, and Twin Cities Metropolitan Area levels.

Study Limitations

BBC Research believes the study presents an accurate picture of housing needs in Minnesota. However, there are some important data limitations that affect the study results:

- The estimated housing needs of Minnesota's homeless population are included in the "cost burdened" category. However, homeless households are very difficult to count. The study estimated this need using the most recent data available from the statewide Quarterly Shelter Survey. This is a very conservative estimate of homelessness, as it only includes those utilizing shelters on a given night. More complete information on the overall need for housing to serve the homeless will be available in the 2003 Wilder Research Center survey of homeless adults and children in Minnesota, expected to be released in early 2004.
- An analysis of housing units lost to demolition and attrition, as well as units that are in poor condition or overcrowded, is not included in the study. Good statewide data was not available, so the researchers excluded these factors in the calculation of housing need. As a result, the study presents a conservative picture of housing need.
- Since the level of public and philanthropic resources available to each county during the decade cannot be predicted, the actual shortfall of affordable housing (after provision of subsidized units) can only be calculated at the statewide, Twin Cities Metropolitan Area and Greater Minnesota levels rather than for individual counties.

- The study only provides data at the county level, which may mask trends at the sub-county (i.e., city) level. For example, some rural counties may show no housing need due to declining populations, but particular cities within the county may experience growth and need additional housing. In these cases, local area market research will be required to make decisions about the level of housing need and the provision of public and philanthropic resources.
- The study does not attempt to predict policy changes or funding priorities during the coming decade. It does not offer funding recommendations, such as the type of subsidized housing (e.g., owner versus rental) that should be provided to address the identified shortfall. It is the responsibility of a variety of decision makers at the local, regional, and state levels to evaluate the study results and determine the appropriate responses.

Statewide Findings

During the past several years, the issue of affordable housing has become increasingly prominent in Minnesota. The Next Decade of Housing in Minnesota study indicates that many households will continue to have difficulty finding affordable housing in the coming years.

- Almost 300,000 low-income households are living in unaffordable housing.⁵ For the one-third of these households that earn less than 30 percent of the state median income, this housing cost burden often forces difficult choices between housing and other necessities.
- There will be a shortfall of approximately 33,000 affordable housing units for low-income households by 2010. This shortfall will occur despite increased private market production and significant public and philanthropic contributions for affordable housing.

Almost 300,000 low-income Minnesota households are paying more than they can afford for housing. In 2000, Minnesota had more than 791,000 low-income households. This represented 42 percent of all households in the state. Of these households, approximately 300,000 (or 38 percent) spent more than 30 percent of their income on housing.⁶ Seventy percent of these households earn less than 50 percent of median income and 36 percent earn less than 30 percent of median income. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

⁵ The Department of Housing and Urban Development (HUD) defines housing as unaffordable if the household spends more than 30 percent of gross income to occupy it.

⁶ The figure counting those households paying above 30 percent of their incomes for housing also includes households who were homeless according to the statewide Quarterly Shelter Survey.

Demographic trends will result in 116,000 new low-income households seeking affordable housing by 2010. From 2000 to 2010, Minnesota is expected to grow by almost 207,000 households, or about 11 percent. More than one-half of these new households, approximately 116,000, are projected to be low-income households.

The private sector is projected to be able to satisfy 49 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 59,300 affordable units. The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 116,000 new low-income households by 2010, it is expected that approximately half (59,300 households) will not find affordable housing units in the private market.

Public and philanthropic funding may create 26,400 new affordable units, but 32,800 households will still lack affordable housing in 2010. Among the 59,300 new low-income households not served by the private market, about 26,400 (45 percent) are expected to find housing in newly-developed subsidized units financed by public and philanthropic organizations during the decade.⁷ This leaves 32,800 new low-income households (55 percent) that will not be affordably housed by any provider in 2010. Of these households, 70 percent are expected to have incomes less than 50 percent of median, and 33 percent will have incomes less than 30 percent of median. Approximately 22,200 of these households will live in the Twin Cities Metropolitan Area, while 10,600 will reside in Greater Minnesota.

Northwest Region Trends

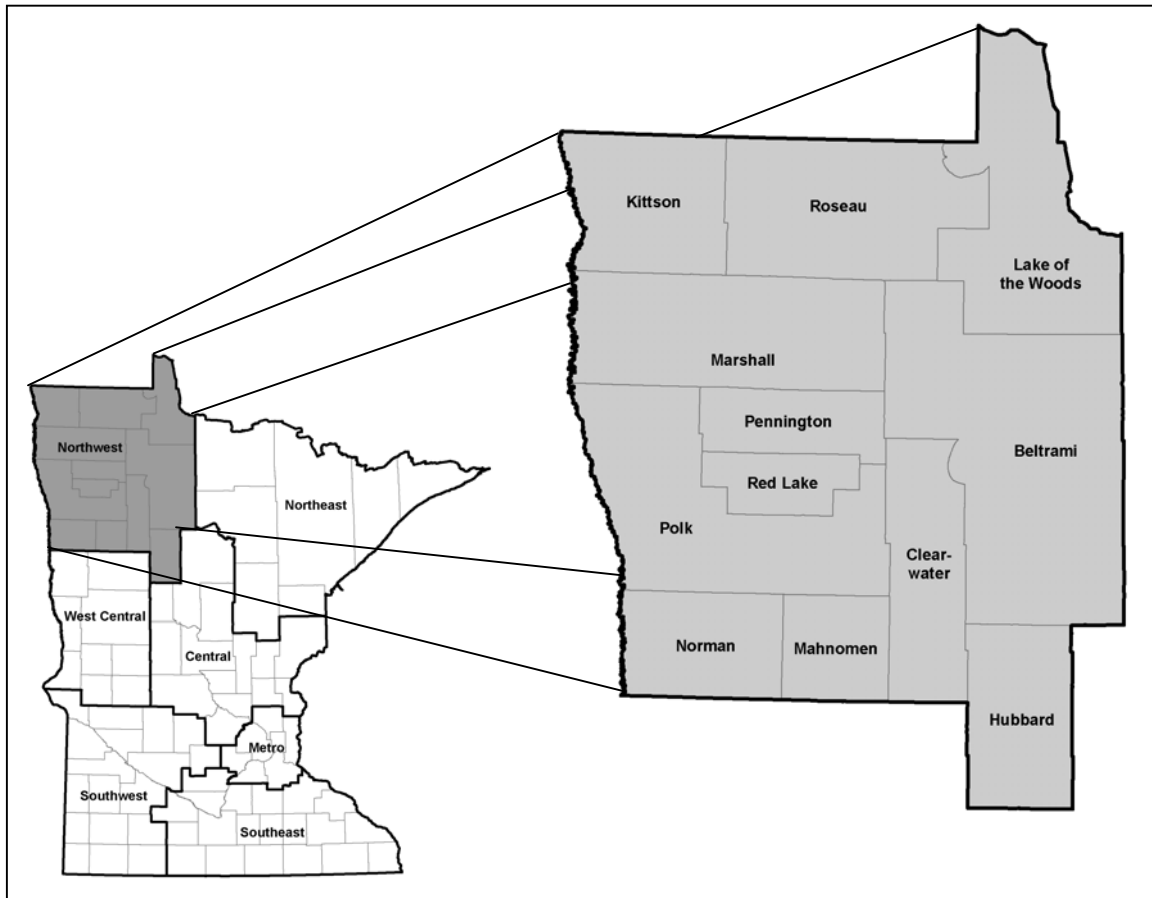
The Northwest Region is composed of 12 mostly rural counties, which include: Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake, and Roseau. There were 63,949 households in the Northwest region in 2000, about 3.4 percent of all households in Minnesota.

Of the 64,000 households reported in the 2000 Census, 42 percent of the households are in Beltrami and Polk, the largest counties in the region, with their populations concentrated around the cities of Bemidji, Grand Forks and Crookston.

Map 1 shows the counties that make up the Northwest region. Table 1 presents an overview of the number of low-income households in 2000, growth of low-income households this decade, and expected housing need in 2010. The next section explores these numbers in greater detail for the Northwest region.

⁷ Public funding sources include the Minnesota Housing Finance Agency, Department of Housing and Urban Development, Department of Employment and Economic Development, and other government sources. Philanthropic sources include the Family Housing Fund, Greater Minnesota Housing Fund, and other private funders.

**Map 1.
Northwest Region**



Source: BBC Research & Consulting.

**Table 1.
Summary of Unmet Low-Income Housing Need by Region, 2000 - 2010**

Greater Minnesota Region	Total Low-Income Households 2000	Change Between 2000 and 2010				
		New Low-Income Households 2010	New Low-Income Households Not Served by Private Market	Expected Public/Philanthropic Housing Provision	Unmet New Housing Construction Need	Housing Assistance Need ²
Central	104,221	27,063	10,873	N/A ¹	N/A ¹	32,386
Northeast	64,295	6,081	2,759			20,319
Northwest	30,538	3,040	1,470			8,805
Southeast	126,996	11,557	4,748			37,387
Southwest	53,437	3,511	1,698			14,681
West Central	38,688	3,909	1,576			12,099
Greater Minnesota Total	418,175	55,160	23,124	12,561	10,563	125,677
7-County Metro Twin Cities	372,855	60,478	36,127	13,865	22,262	171,062
Minnesota State Total	791,030	115,638	59,251	26,426	32,825	296,739

Note: ¹ Forecasting production of new low-income housing between 2000 and 2010 by public and philanthropic entities throughout the regions in Greater Minnesota is very difficult to accomplish and would likely introduce significant potential for error in predicting unmet housing need in 2010. Instead, housing production by public and philanthropic entities is forecast at the Greater Minnesota level.

² Housing Assistance Need measures low-income households that were cost-burdened in 2000, and for whom some sort of housing assistance program (that is administered during the decade) would be helpful.

Source: BBC Research & Consulting.

Key Findings

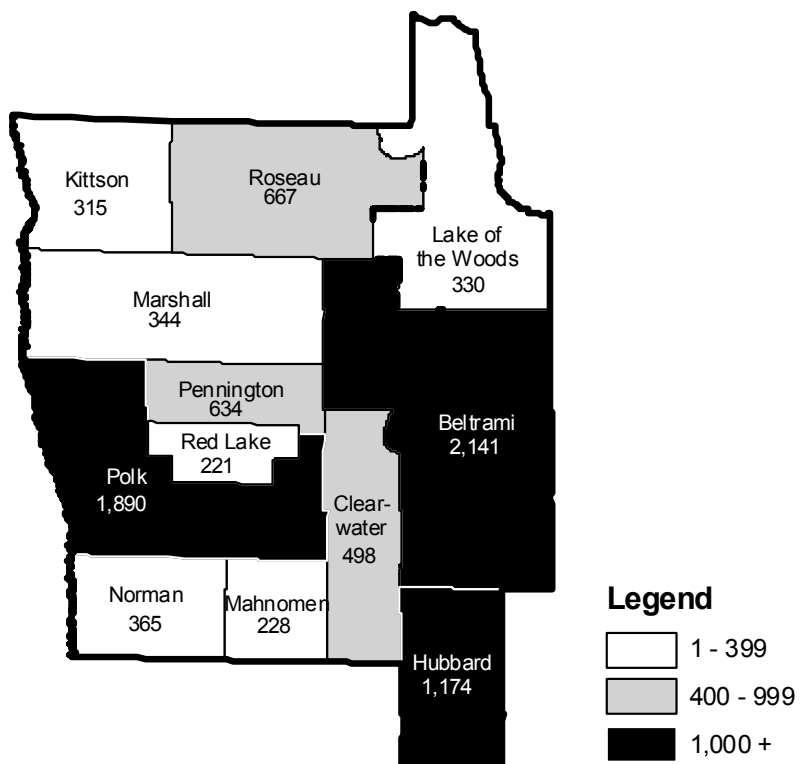
In 2000, there were over 30,500 low-income households in the region, making up 48 percent of the region's households. Approximately 21 percent of the region's low-income households lived in Beltrami County, with another 20 percent in Polk County. Another three counties, Hubbard, Pennington and Roseau, housed another 30 percent of low-income households in the region.

Approximately 8,800 low-income Northwest region households (29 percent) are paying more than they can afford for housing (Map 2). The percentage of low-income households that are cost-burdened varies across the region. Marshall County has the smallest percentage of cost-burdened households at 18 percent, while Hubbard County has the highest share at 34 percent of low-income households. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

There were 3,600 subsidized housing units in the region in 2000, or nearly enough to house 12 percent of the low-income population. Forty-two percent of these units were located in the two largest counties, with another 30 percent located in Hubbard, Pennington and Roseau.

**Map 2.
Cost Burdened
Households in the
Northwest Region, 2000**

Source:
BBC Research & Consulting.



Demographic trends will result in 3,000 new low-income households seeking affordable housing by 2010. From 2000 to 2010, the Northwest region is expected to grow by about 2,200 households, or about three percent, with the concentration in the two largest counties projected to increase to 43 percent of low-income households over the decade (up from 42 percent in 2000). While the number of middle- and upper-income households is expected to decline, the number of low-income households is expected to increase by about 3,000.

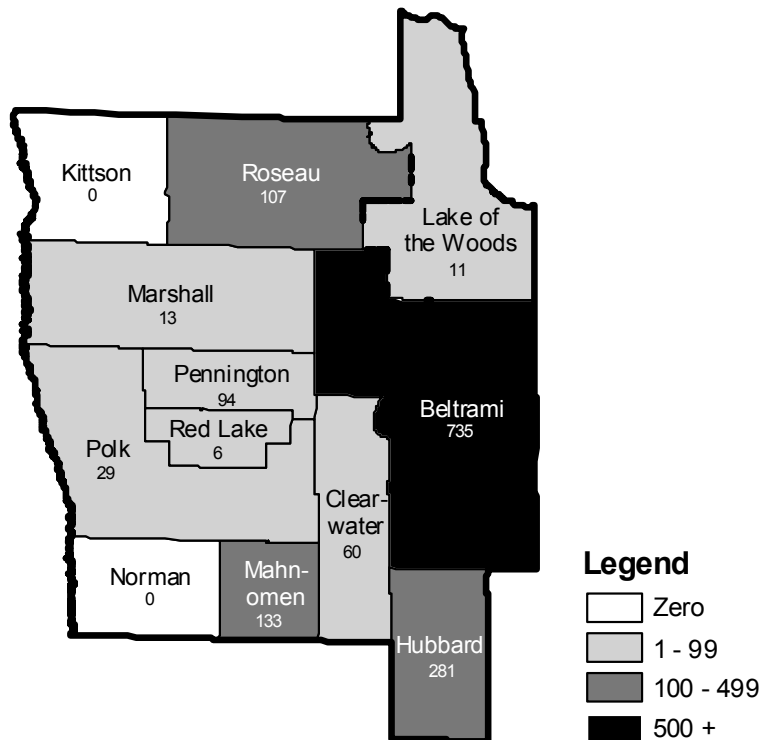
From 2000 to 2010, the geographical distribution of households in need of affordable housing is projected to change markedly. The concentration of households in need is expected to intensify, with Beltrami County expected to account for 50 percent of the households not served by the private market in the region by 2010. Another 19 percent of the low-income households not in private-market housing in 2010 are projected to be in Hubbard County. On the other hand, Polk County, which currently has a high number of cost-burdened households, is expected to see little growth in the need for affordable housing.

The private market can only meet 52 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 1,500 affordable units (Map 3). The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 3,000 new low-income households by 2010, it is expected that about 48 percent (approximately 1,500 households) will not find affordable housing units in the private market.

Approximately half of all households not served by the private market in 2010 will be in Beltrami County.

**Map 3.
New Low-Income
Households Not Served
by the Private Market in
the Northwest Region,
2000 to 2010**

Source:
BBC Research & Consulting.



Public and philanthropic funding may create new affordable units, but households will still lack affordable housing in 2010. The study does not estimate the level of public and philanthropic resources available to each county (nor to the Northwest Region) during the decade. Some of the 1,500 households not served by the private market will be served by new units from the public and philanthropic sectors; however, there will still be unmet need for low-income housing in the Northwest region by 2010.

Northwest Region

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	63,949	100%	3,667	1,446	15,823	16,814	26,199
Total Low-Income Households (<80% of median) ⁽²⁾	30,538	48%	3,031	968	3,446	11,481	11,612
30% of median family household income ⁽³⁾	9,695	15%	1,197	251	457	4,499	3,292
30 - 50%	8,319	13%	980	304	726	3,383	2,925
50 - 60%	4,430	7%	391	139	626	1,434	1,841
60 - 80%	8,093	13%	463	274	1,637	2,165	3,554
80 - 115%	12,173	19%	402	289	3,855	2,388	5,239
115%+	21,238	33%	233	189	8,523	2,945	9,349

2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	66,105	100%	4,141	1,542	15,781	17,202	27,439
Total Low-Income Households (<80% of median) ⁽²⁾	33,577	51%	3,526	1,083	3,707	11,706	13,555
30% of median family household income ⁽³⁾	10,691	16%	1,416	278	515	4,573	3,910
30 - 50%	9,996	15%	1,217	379	871	3,456	4,074
50 - 60%	4,267	6%	388	129	597	1,465	1,687
60 - 80%	8,624	13%	505	297	1,724	2,213	3,885
80 - 115%	11,603	18%	393	276	3,655	2,461	4,819
115%+	20,924	32%	222	183	8,419	3,035	9,065

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents		Married Couples		
			Female	Male			
Total	2,156	100%	474	96	(43)	388	1,239
Total Low-Income Households (<80% of median) ⁽²⁾	3,040	141%	495	115	261	225	1,943
30% of median family household income ⁽³⁾	995	46%	219	26	58	74	618
30 - 50%	1,677	78%	237	75	145	73	1,148
50 - 60%	(164)	-8%	(3)	(9)	(29)	31	(154)
60 - 80%	531	25%	42	23	87	47	331
80 - 115%	(570)	-26%	(9)	(13)	(200)	73	(420)
115%+	(314)	-15%	(11)	(5)	(104)	90	(284)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Northwest Region

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households ⁽¹⁾		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-income households (< 80% of median)				30,538	100%		7,445	100%		11,481	100%		11,612	100%
Housed Affordably:														
Existing subsidized units ⁽²⁾				3,621	12%	+	2,589	35%	+	966	8%	+	66	1%
+ Private Market Units ⁽³⁾				18,111	59%	+	2,775	37%	+	7,038	61%	+	8,298	71%
= Total				21,732	71%	=	5,364	72%	=	8,004	70%	=	8,364	72%
Cost Burdened Households ⁽⁴⁾				8,805	29%		2,081	28%		3,477	30%		3,248	28%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Northwest Region

Exhibit 3. Unmet Low-Income Housing Need (New Construction), 2000-2010

		All Low- Income Households	Family Household s with Children	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	3,040	871	225	1,943
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>1,570</u>	<u>244</u>	<u>7</u>	<u>1,319</u>
(equals)	New Low-Income Households Not Served by the Private Market, 2000-2010	1,470	627	218	624

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Beltrami County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$36,900	14,456	100%	1,304	408	3,379	3,055	6,309
Total Low-Income Households (<80% of median) ⁽²⁾		6,444	45%	1,033	281	697	1,792	2,640
30% of median family household income ⁽³⁾	\$11,070	2,190	15%	448	99	123	679	841
30 - 50%	\$18,450	1,697	12%	328	81	163	493	632
50 - 60%	\$22,140	869	6%	123	34	108	226	378
60 - 80%	\$29,520	1,688	12%	134	67	303	394	790
80 - 115%	\$42,435	2,557	18%	164	74	621	508	1,190
115%+	\$42,435 +	5,454	38%	106	53	2,061	755	2,479

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$51,302	15,949	100%	1,612	479	3,477	3,355	7,027
Total Low-Income Households (<80% of median) ⁽²⁾		8,118	51%	1,341	352	875	1,968	3,583
30% of median family household income ⁽³⁾	\$15,391	2,643	17%	561	114	154	746	1,067
30 - 50%	\$25,651	2,502	16%	483	120	241	541	1,117
50 - 60%	\$30,781	966	6%	137	37	120	248	423
60 - 80%	\$41,042	2,007	13%	159	80	360	433	975
80 - 115%	\$58,998	2,641	17%	170	76	641	558	1,196
115%+	\$58,998 +	5,190	33%	101	51	1,961	828	2,249

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	1,494	100%	307	70	98	299	718
Total Low-Income Households (<80% of median) ⁽²⁾	1,674	112%	307	71	178	176	942
30% of median family household income ⁽³⁾	453	30%	113	16	31	67	226
30 - 50%	804	54%	155	39	77	48	485
50 - 60%	97	6%	14	4	12	22	45
60 - 80%	320	21%	25	13	57	38	186
80 - 115%	84	6%	5	2	20	50	6
115%+	(264)	-18%	(5)	(3)	(100)	74	(230)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Beltrami County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	6,444	100%		2,012	100%		1,792	100%		2,640	100%	
Housed Affordably:												
Existing Subsidized Units ⁽²⁾	735	11%	+	635	32%	+	100	6%	+	0	0%	
+ Private Market Units ⁽³⁾	3,569	55%	+	696	35%	+	1,079	60%	+	1,794	68%	
= Total	4,304	67%	=	1,331	66%	=	1,179	66%	=	1,794	68%	
Cost Burdened Households ⁽⁴⁾	2,141	33%		681	34%		613	34%		846	32%	

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Beltrami County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,674	555	176	942
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>938</u>	<u>192</u>	<u>106</u>	<u>640</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	735	363	70	302

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Clearwater County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$36,300	3,325	100%	162	74	797	979	1,313
Total Low-Income Households (<80% of median) ⁽²⁾		1,595	48%	136	48	163	734	515
30% of median family household income ⁽³⁾	\$10,890	557	17%	55	14	23	306	159
30 - 50%	\$18,150	451	14%	37	20	39	229	126
50 - 60%	\$21,780	232	7%	18	7	33	86	88
60 - 80%	\$29,040	355	11%	26	8	68	112	142
80 - 115%	\$41,745	514	15%	19	13	142	102	239
115%+	\$41,745 +	1,215	37%	7	13	492	144	560

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$46,890	3,321	100%	174	78	749	984	1,336
Total Low-Income Households (<80% of median) ⁽²⁾		1,749	53%	148	53	183	737	627
30% of median family household income ⁽³⁾	\$14,067	579	17%	57	14	24	308	176
30 - 50%	\$23,445	529	16%	44	23	46	230	185
50 - 60%	\$28,134	193	6%	15	6	27	87	57
60 - 80%	\$37,512	448	13%	33	10	85	113	208
80 - 115%	\$53,924	550	17%	20	14	152	102	262
115%+	\$53,924 +	1,023	31%	6	11	414	144	448

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(4)	100%	12	4	(48)	5	23
Total Low-Income Households (<80% of median) ⁽²⁾	153	-3958%	12	5	20	4	112
30% of median family household income ⁽³⁾	22	-581%	2	1	1	2	17
30 - 50%	77	-1993%	6	3	7	1	59
50 - 60%	(40)	1024%	(3)	(1)	(6)	0	(30)
60 - 80%	93	-2408%	7	2	18	1	66
80 - 115%	36	-920%	1	1	10	1	23
115%+	(192)	4978%	(1)	(2)	(78)	1	(112)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Clearwater County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)				1,595	100%		347	100%		734	100%		515	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				161	10%	+	117	34%	+	44	6%	+	0	0%
+ Private Market Units ⁽³⁾				<u>937</u>	<u>59%</u>	+	<u>124</u>	<u>36%</u>	+	<u>459</u>	<u>63%</u>	+	<u>354</u>	<u>69%</u>
= Total				1,098	69%	=	241	70%	=	503	69%	=	354	69%
Cost Burdened Households ⁽⁴⁾				498	31%		106	30%		231	31%		161	31%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Clearwater County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	153	37	4	112
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>93</u>	<u>13</u>	<u>2</u>	<u>77</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	60	24	1	35

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Hubbard County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$40,700	7,442	100%	316	169	1,726	2,112	3,119
Total Low-Income Households (<80% of median) ⁽²⁾		3,425	46%	234	113	381	1,408	1,289
30% of median family household income ⁽³⁾	\$12,210	964	13%	104	35	53	456	316
30 - 50%	\$20,350	1,002	13%	67	36	95	470	334
50 - 60%	\$24,420	559	8%	29	14	74	207	235
60 - 80%	\$32,560	900	12%	34	29	159	275	404
80 - 115%	\$46,805	1,477	20%	47	20	435	342	632
115%+	\$46,805 +	2,541	34%	34	36	909	363	1,198

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$51,697	8,178	100%	370	192	1,831	2,476	3,309
Total Low-Income Households (<80% of median) ⁽²⁾		4,068	50%	289	134	448	1,650	1,546
30% of median family household income ⁽³⁾	\$15,509	1,225	15%	138	43	69	534	440
30 - 50%	\$25,849	1,204	15%	81	43	114	551	415
50 - 60%	\$31,018	536	7%	28	13	71	242	181
60 - 80%	\$41,358	1,103	13%	41	35	194	323	510
80 - 115%	\$59,452	1,413	17%	45	19	417	400	531
115%+	\$59,452 +	2,697	33%	36	38	966	425	1,232

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	735	100%	55	23	104	363	190
Total Low-Income Households (<80% of median) ⁽²⁾	643	87%	54	22	67	242	257
30% of median family household income ⁽³⁾	261	36%	35	8	15	79	124
30 - 50%	202	27%	14	7	19	81	81
50 - 60%	(23)	-3%	(1)	(1)	(3)	36	(54)
60 - 80%	203	28%	8	6	36	47	106
80 - 115%	(64)	-9%	(2)	(1)	(19)	59	(101)
115%+	157	21%	2	2	56	62	34

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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Hubbard County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000											
	All Households ⁽¹⁾			Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	3,425	100%		728	100%		1,408	100%	1,289	100%	
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	322	9%	+	224	31%	+	98	7%	+	0	0%
+ Private Market Units ⁽³⁾	1,929	56%	+	257	35%	+	813	58%	+	859	67%
= Total	2,251	66%	=	481	66%	=	911	65%	=	859	67%
Cost Burdened Households ⁽⁴⁾	1,174	34%		247	34%		497	35%		430	33%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Hubbard County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	643	143	242	257
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>362</u>	<u>50</u>	<u>140</u>	<u>171</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	281	93	102	86

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Kittson County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$44,400	2,169	100%	65	48	522	723	811
Total Low-Income Households (<80% of median) ⁽²⁾		1,184	55%	63	33	142	524	423
30% of median family household income ⁽³⁾	\$13,320	365	17%	34	5	19	188	120
30 - 50%	\$22,200	317	15%	19	9	22	151	116
50 - 60%	\$26,640	160	7%	5	7	25	69	54
60 - 80%	\$35,520	342	16%	6	11	75	116	134
80 - 115%	\$51,060	420	19%	2	11	153	93	162
115%+	\$51,060 +	565	26%	0	5	227	107	226

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$52,511	1,981	100%	58	41	492	650	739
Total Low-Income Households (<80% of median) ⁽²⁾		1,003	51%	56	27	112	471	336
30% of median family household income ⁽³⁾	\$15,753	332	17%	31	4	17	169	111
30 - 50%	\$26,255	296	15%	17	9	21	136	113
50 - 60%	\$31,507	134	7%	4	6	21	62	40
60 - 80%	\$42,009	242	12%	4	8	53	104	72
80 - 115%	\$60,388	347	18%	2	9	126	83	127
115%+	\$60,388 +	631	32%	0	5	254	96	276

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(188)	100%	(7)	(7)	(30)	(73)	(72)
Total Low-Income Households (<80% of median) ⁽²⁾	(181)	96%	(7)	(6)	(29)	(53)	(86)
30% of median family household income ⁽³⁾	(33)	18%	(3)	(0)	(2)	(19)	(9)
30 - 50%	(21)	11%	(1)	(1)	(1)	(15)	(2)
50 - 60%	(27)	14%	(1)	(1)	(4)	(7)	(13)
60 - 80%	(100)	53%	(2)	(3)	(22)	(12)	(62)
80 - 115%	(73)	39%	(0)	(2)	(27)	(9)	(35)
115%+	66	-35%	0	1	27	(11)	50

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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Kittson County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18			
Total Low-Income Households (< 80% of median)				1,184	100%		238	100%		524	100%		423	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				140	12%	+	92	39%	+	48	9%	+	0	0%
+ Private Market Units ⁽³⁾				729	62%	+	78	33%	+	343	66%	+	308	73%
= Total				869	73%	=	170	72%	=	391	75%	=	308	73%
Cost Burdened Households ⁽⁴⁾				315	27%		68	28%		133	25%		115	27%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Kittson County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(181)	(42)	(53)	(86)
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	↓	↓	↓
(equals)	New Low-Income Households Not Served by the Private Market, 2000-2010	↓	↓	↓	↓
		<i>No "new" low-income units needed to accommodate population growth.</i>			

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Lake of the Woods County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$45,800	1,913	100%	52	43	442	515	861
Total Low-Income Households (<80% of median) ⁽²⁾		1,056	55%	49	29	152	355	471
30% of median family household income ⁽³⁾	\$13,740	324	17%	12	0	33	155	124
30 - 50%	\$22,900	273	14%	11	11	20	95	135
50 - 60%	\$27,480	143	7%	10	8	27	44	54
60 - 80%	\$36,640	316	17%	15	9	72	62	158
80 - 115%	\$52,670	394	21%	3	11	130	85	165
115%+	\$52,670 +	463	24%	0	3	159	75	226

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$43,913	2,002	100%	51	44	471	563	873
Total Low-Income Households (<80% of median) ⁽²⁾		1,038	52%	48	30	145	389	427
30% of median family household income ⁽³⁾	\$13,174	275	14%	10	0	28	169	68
30 - 50%	\$21,957	340	17%	14	14	25	104	183
50 - 60%	\$26,348	124	6%	9	7	24	48	37
60 - 80%	\$35,130	298	15%	14	9	68	67	140
80 - 115%	\$50,500	360	18%	3	10	119	92	136
115%+	\$50,500 +	603	30%	0	5	207	82	309

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	89	100%	(1)	1	29	48	12
Total Low-Income Households (<80% of median) ⁽²⁾	(17)	-20%	(1)	1	(8)	33	(43)
30% of median family household income ⁽³⁾	(49)	-54%	(2)	0	(5)	14	(56)
30 - 50%	67	75%	3	3	5	9	48
50 - 60%	(18)	-21%	(1)	(1)	(4)	4	(17)
60 - 80%	(18)	-20%	(1)	(1)	(4)	6	(18)
80 - 115%	(33)	-37%	(0)	(1)	(11)	8	(29)
115%+	140	157%	0	1	48	7	84

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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Lake of the Woods County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000																			
All Households ⁽¹⁾				Family Households with Children <18				Senior (65+) Households				Non-Senior Households without Children <18							
Total Low-Income Households (< 80% of median)				1,056100%				230100%				355100%				471100%			
Housed Affordably:																			
Existing Subsidized Units ⁽²⁾				717%+				7131%+				00%+				00%			
+ Private Market Units ⁽³⁾				65562%+				8939%+				23767%+				33070%			
= Total				72669%=				16069%=				23767%=				33070%			
Cost Burdened Households ⁽⁴⁾				33031%				7031%				11933%				14130%			

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Lake of the Woods County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(17)	(7)	33	(43)
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	↓	22	↓
(equals)	New Low-Income Households Not Served by the Private Market, 2000-2010	11	↓	11	↓

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Mahnomen County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$29,500	1,988	100%	156	65	423	602	742
Total Low-Income Households (<80% of median) ⁽²⁾		778	39%	105	27	69	353	223
30% of median family household income ⁽³⁾	\$8,850	250	13%	43	4	14	127	62
30 - 50%	\$14,750	211	11%	29	6	10	99	66
50 - 60%	\$17,700	94	5%	10	5	12	39	27
60 - 80%	\$23,600	223	11%	22	12	32	88	68
80 - 115%	\$33,925	364	18%	24	23	91	78	148
115%+	\$33,925 +	847	43%	26	15	263	171	372

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$45,766	2,029	100%	196	66	367	606	795
Total Low-Income Households (<80% of median) ⁽²⁾		1,080	53%	155	35	91	356	444
30% of median family household income ⁽³⁾	\$13,730	370	18%	69	5	22	128	145
30 - 50%	\$22,883	334	16%	47	10	16	100	162
50 - 60%	\$27,460	116	6%	13	6	15	39	43
60 - 80%	\$36,613	260	13%	26	14	38	89	93
80 - 115%	\$52,631	317	16%	21	20	79	78	118
115%+	\$52,631 +	632	31%	20	11	196	172	233

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	41	100%	40	1	(56)	3	53
Total Low-Income Households (<80% of median) ⁽²⁾	303	739%	50	8	22	2	221
30% of median family household income ⁽³⁾	120	292%	26	1	8	1	83
30 - 50%	123	301%	17	4	6	0	96
50 - 60%	23	55%	3	1	3	0	16
60 - 80%	37	91%	4	2	5	0	26
80 - 115%	(47)	-116%	(3)	(3)	(12)	0	(30)
115%+	(214)	-523%	(7)	(4)	(67)	1	(138)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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Mahnomen County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000											
				Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18		
All Households ⁽¹⁾											
Total Low-Income Households (< 80% of median)				778	100%		201	100%		353	100%
Housed Affordably:											
Existing Subsidized Units ⁽²⁾				118	15%	+	96	48%	+	22	6%
+ Private Market Units ⁽³⁾				431	55%	+	46	23%	+	234	66%
= Total				549	71%	=	142	70%	=	256	72%
Cost Burdened Households ⁽⁴⁾				228	29%		60	30%		97	28%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Mahnomen County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	303	80	2	221
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>170</u>	<u>18</u>	<u>1</u>	<u>150</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	133	62	1	71

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Marshall County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$40,800	4,111	100%	135	72	1,064	1,263	1,577
Total Low-Income Households (<80% of median) ⁽²⁾		1,923	47%	109	36	213	893	671
30% of median family household income ⁽³⁾	\$12,240	595	14%	32	11	33	343	176
30 - 50%	\$20,400	538	13%	32	10	51	276	170
50 - 60%	\$24,480	310	8%	20	1	40	120	130
60 - 80%	\$32,640	479	12%	25	14	89	155	196
80 - 115%	\$46,920	849	21%	19	20	285	190	334
115%+	\$46,920 +	1,339	33%	7	16	566	179	571

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$51,735	3,814	100%	130	68	954	1,171	1,491
Total Low-Income Households (<80% of median) ⁽²⁾		1,928	51%	109	38	215	828	739
30% of median family household income ⁽³⁾	\$15,521	591	16%	32	11	33	318	198
30 - 50%	\$25,868	569	15%	34	10	54	256	216
50 - 60%	\$31,041	247	6%	16	1	32	111	88
60 - 80%	\$41,388	521	14%	27	15	97	143	238
80 - 115%	\$59,495	665	17%	15	15	223	176	235
115%+	\$59,495 +	1,221	32%	6	15	516	166	518

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(297)	100%	(5)	(4)	(110)	(92)	(86)
Total Low-Income Households (<80% of median) ⁽²⁾	5	-2%	(0)	2	2	(65)	67
30% of median family household income ⁽³⁾	(4)	1%	(0)	(0)	(0)	(25)	22
30 - 50%	31	-10%	2	1	3	(20)	46
50 - 60%	(63)	21%	(4)	(0)	(8)	(9)	(42)
60 - 80%	41	-14%	2	1	8	(11)	42
80 - 115%	(184)	62%	(4)	(4)	(62)	(14)	(100)
115%+	(118)	40%	(1)	(1)	(50)	(13)	(53)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Marshall County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000									Non-Senior Households without Children <18		
	All Households ⁽¹⁾			Family Households with Children <18			Senior (65+) Households				
Total Low-Income Households (< 80% of median)	1,923	100%		358	100%		893	100%		671	100%
Housed Affordably:											
Existing Subsidized Units ⁽²⁾	243	13%	+	79	22%	+	154	17%	+	10	1%
+ Private Market Units ⁽³⁾	1,336	69%	+	223	62%	+	563	63%	+	550	82%
= Total	1,579	82%	=	302	84%	=	717	80%	=	560	83%
Cost Burdened Households ⁽⁴⁾	344	18%		56	16%		177	20%		111	17%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Marshall County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	5	4	(65)	67
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	2	↓	55
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	13	1	↓	12

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Norman County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$41,000	3,011	100%	104	37	783	1,026	1,061
Total Low-Income Households (<80% of median) ⁽²⁾		1,507	50%	80	26	176	697	528
30% of median family household income ⁽³⁾	\$12,300	508	17%	35	7	12	313	142
30 - 50%	\$20,500	390	13%	26	8	36	192	128
50 - 60%	\$24,600	203	7%	11	4	37	78	73
60 - 80%	\$32,800	406	13%	9	7	91	114	185
80 - 115%	\$47,150	609	20%	13	8	229	144	215
115%+	\$47,150 +	896	30%	12	3	378	185	318

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$52,102	2,799	100%	97	34	730	926	1,012
Total Low-Income Households (<80% of median) ⁽²⁾		1,404	50%	75	24	164	629	511
30% of median family household income ⁽³⁾	\$15,631	438	16%	30	6	10	282	110
30 - 50%	\$26,051	419	15%	27	8	39	173	171
50 - 60%	\$31,261	171	6%	9	3	31	70	57
60 - 80%	\$41,682	375	13%	8	7	84	103	173
80 - 115%	\$59,918	503	18%	10	6	189	130	166
115%+	\$59,918 +	892	32%	12	3	376	167	334

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(212)	100%	(7)	(3)	(53)	(100)	(49)
Total Low-Income Households (<80% of median) ⁽²⁾	(103)	48%	(5)	(2)	(12)	(68)	(17)
30% of median family household income ⁽³⁾	(69)	33%	(5)	(1)	(2)	(30)	(32)
30 - 50%	30	-14%	2	1	3	(19)	43
50 - 60%	(32)	15%	(2)	(1)	(6)	(8)	(16)
60 - 80%	(31)	15%	(1)	(1)	(7)	(11)	(12)
80 - 115%	(106)	50%	(2)	(1)	(40)	(14)	(48)
115%+	(4)	2%	(0)	(0)	(2)	(18)	16

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Norman County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18				
All Households ⁽¹⁾														
Total Low-Income Households (< 80% of median)				1,507	100%		282	100%		697	100%		528	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				114	8%	+	73	26%	+	40	6%	+	1	0%
+ Private Market Units ⁽³⁾				1,028	68%	+	153	54%	+	466	67%	+	409	77%
= Total				1,142	76%	=	226	80%	=	506	73%	=	410	78%
Cost Burdened Households ⁽⁴⁾				365	24%		56	20%		190	27%		118	22%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Norman County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(103)	(18)	(68)	(17)
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	↓	↓	↓
(equals)	New Low-Income Households Not Served by the Private Market, 2000-2010	↓	↓	↓	↓
		<i>No "new" low-income units needed to accommodate population growth.</i>			

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Pennington County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$42,300	5,515	100%	323	91	1,255	1,369	2,476
Total Low-Income Households (<80% of median) ⁽²⁾		2,729	49%	297	59	219	1,029	1,125
30% of median family household income ⁽³⁾	\$12,690	833	15%	99	10	15	395	312
30 - 50%	\$21,150	842	15%	117	32	50	342	302
50 - 60%	\$25,380	427	8%	46	5	42	116	218
60 - 80%	\$33,840	627	11%	34	12	112	176	294
80 - 115%	\$48,645	977	18%	12	18	324	144	479
115%+	\$48,645 +	1,809	33%	14	14	712	197	872

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$60,726	5,653	100%	361	93	1,215	1,385	2,598
Total Low-Income Households (<80% of median) ⁽²⁾		3,007	53%	337	62	231	1,041	1,335
30% of median family household income ⁽³⁾	\$18,218	1,070	19%	136	13	22	400	498
30 - 50%	\$30,363	829	15%	115	32	49	345	288
50 - 60%	\$36,435	474	8%	52	6	47	117	253
60 - 80%	\$48,580	633	11%	35	12	113	178	296
80 - 115%	\$69,834	926	16%	11	17	307	145	445
115%+	\$69,834 +	1,720	30%	13	13	678	199	818

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	138	100%	39	1	(40)	16	122
Total Low-Income Households (<80% of median) ⁽²⁾	278	201%	40	3	12	12	211
30% of median family household income ⁽³⁾	237	172%	36	3	7	5	186
30 - 50%	(13)	-9%	(2)	(0)	(1)	4	(14)
50 - 60%	47	34%	5	1	5	1	36
60 - 80%	6	4%	0	0	1	2	2
80 - 115%	(51)	-37%	(1)	(1)	(17)	2	(35)
115%+	(88)	-64%	(1)	(1)	(35)	2	(55)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Pennington County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
All Households ⁽¹⁾				Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)				2,729	100%		575	100%		1,029	100%		1,125	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				412	15%	+	324	56%	+	80	8%	+	8	1%
+ Private Market Units ⁽³⁾				1,683	62%	+	128	22%	+	683	66%	+	872	78%
= Total				2,095	77%	=	452	79%	=	763	74%	=	880	78%
Cost Burdened Households ⁽⁴⁾				634	23%		123	21%		266	26%		245	22%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Pennington County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	278	55	12	211
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>184</u>	<u>12</u>	<u>8</u>	<u>163</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	94	43	4	47

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Polk County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$45,400	12,086	100%	686	212	3,101	3,360	4,727
Total Low-Income Households (<80% of median) ⁽²⁾		6,259	52%	609	147	794	2,383	2,325
30% of median family household income ⁽³⁾	\$13,620	2,047	17%	239	49	81	960	718
30 - 50%	\$22,700	1,731	14%	224	50	181	667	609
50 - 60%	\$27,240	862	7%	64	15	145	310	329
60 - 80%	\$36,320	1,620	13%	83	34	388	446	669
80 - 115%	\$52,210	2,264	19%	60	58	755	446	945
115%+	\$52,210 +	3,563	29%	17	6	1,551	532	1,457

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$53,799	12,051	100%	688	207	3,101	3,192	4,863
Total Low-Income Households (<80% of median) ⁽²⁾		6,225	52%	614	145	784	2,264	2,419
30% of median family household income ⁽³⁾	\$16,140	2,035	17%	242	47	81	913	753
30 - 50%	\$26,900	1,761	15%	228	51	184	634	665
50 - 60%	\$32,279	879	7%	65	15	147	294	357
60 - 80%	\$43,039	1,550	13%	80	32	372	423	643
80 - 115%	\$61,869	2,149	18%	57	56	716	423	897
115%+	\$61,869 +	3,677	31%	17	6	1,601	505	1,547

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(35)	100%	2	(5)	1	(168)	135
Total Low-Income Households (<80% of median) ⁽²⁾	(34)	97%	4	(2)	(11)	(119)	93
30% of median family household income ⁽³⁾	(11)	32%	3	(2)	0	(48)	35
30 - 50%	30	-86%	4	1	3	(34)	56
50 - 60%	17	-47%	1	0	3	(16)	28
60 - 80%	(70)	198%	(4)	(1)	(17)	(22)	(26)
80 - 115%	(115)	326%	(3)	(3)	(38)	(22)	(48)
115%+	114	-323%	1	0	50	(27)	91

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Polk County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)				6,259	100%		1,551	100%		2,383	100%		2,325	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				773	12%	+	497	32%	+	240	10%	+	36	2%
+ Private Market Units ⁽³⁾				3,596	57%	+	633	41%	+	1,368	57%	+	1,596	69%
= Total				4,369	70%	=	1,130	73%	=	1,608	67%	=	1,632	70%
Cost Burdened Households ⁽⁴⁾				1,890	30%		422	27%		775	33%		694	30%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Polk County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	(34)	(8)	(119)	93
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	↓	↓	64
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	29	↓	↓	29

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Red Lake County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$39,500	1,710	100%	83	24	431	491	681
Total Low-Income Households (<80% of median) ⁽²⁾		835	49%	75	13	77	373	297
30% of median family household income ⁽³⁾	\$11,850	280	16%	24	3	12	153	88
30 - 50%	\$19,750	223	13%	22	3	12	106	80
50 - 60%	\$23,700	111	6%	15	3	14	40	39
60 - 80%	\$31,600	221	13%	15	4	39	74	90
80 - 115%	\$45,425	339	20%	6	6	121	58	147
115%+	\$45,425 +	537	31%	2	5	233	60	237

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$47,090	1,618	100%	82	23	390	470	653
Total Low-Income Households (<80% of median) ⁽²⁾		834	52%	74	12	73	357	317
30% of median family household income ⁽³⁾	\$14,127	268	17%	23	3	11	146	85
30 - 50%	\$23,545	272	17%	26	4	14	102	126
50 - 60%	\$28,254	88	5%	12	2	11	38	24
60 - 80%	\$37,672	206	13%	14	3	36	71	81
80 - 115%	\$54,154	306	19%	6	6	110	55	130
115%+	\$54,154 +	478	30%	2	4	207	57	207

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(92)	100%	(1)	(1)	(41)	(21)	(28)
Total Low-Income Households (<80% of median) ⁽²⁾	(1)	1%	(0)	(0)	(4)	(16)	20
30% of median family household income ⁽³⁾	(12)	13%	(1)	(0)	(1)	(7)	(4)
30 - 50%	49	-54%	5	1	3	(5)	46
50 - 60%	(23)	25%	(3)	(1)	(3)	(2)	(14)
60 - 80%	(16)	17%	(1)	(0)	(3)	(3)	(8)
80 - 115%	(33)	35%	(1)	(1)	(12)	(3)	(17)
115%+	(59)	64%	(0)	(1)	(26)	(3)	(30)

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

Red Lake County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18				
All Households ⁽¹⁾														
Total Low-Income Households (< 80% of median)				835	100%		164	100%		373	100%		297	100%
Housed Affordably:														
Existing Subsidized Units ⁽²⁾				201	24%	+	125	76%	+	71	19%	+	5	2%
+ Private Market Units ⁽³⁾				413	49%	+	(3)	-2%	+	202	54%	+	213	72%
= Total				614	74%	=	122	74%	=	273	73%	=	218	74%
Cost Burdened Households ⁽⁴⁾				221	26%		42	26%		100	27%		79	26%

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Red Lake County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	(1)	(4)	(16)	20
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	↓	↓	↓	14
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	6	↓	↓	6

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

Roseau County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$45,200	6,223	100%	282	202	1,900	1,317	2,521
Total Low-Income Households (<80% of median) ⁽²⁾		2,804	45%	241	156	361	940	1,105
30% of median family household income ⁽³⁾	\$13,560	785	13%	72	16	38	424	234
30 - 50%	\$22,600	644	10%	69	38	46	263	228
50 - 60%	\$27,120	460	7%	40	35	68	99	218
60 - 80%	\$36,160	915	15%	59	67	209	153	426
80 - 115%	\$51,980	1,409	23%	32	26	568	199	583
115%+	\$51,980 +	2,010	32%	8	20	972	178	833

2010 Income Categories	Family Median Income	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$48,838	6,710	100%	323	218	2,003	1,424	2,742
Total Low-Income Households (<80% of median) ⁽²⁾		3,124	47%	282	170	385	1,016	1,271
30% of median family household income ⁽³⁾	\$14,651	865	13%	88	17	43	459	258
30 - 50%	\$24,419	940	14%	101	55	67	284	432
50 - 60%	\$29,303	339	5%	30	26	50	107	126
60 - 80%	\$39,070	981	15%	63	72	225	166	455
80 - 115%	\$56,163	1,427	21%	33	27	575	215	577
115%+	\$56,163 +	2,159	32%	8	21	1,043	193	893

Change: 2000-2010 Income Categories	All Households ⁽¹⁾		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	488	100%	42	16	103	106	221
Total Low-Income Households (<80% of median) ⁽²⁾	321	66%	41	14	24	76	166
30% of median family household income ⁽³⁾	80	16%	15	1	5	34	24
30 - 50%	296	61%	32	17	21	21	204
50 - 60%	(121)	-25%	(11)	(9)	(18)	8	(92)
60 - 80%	66	14%	4	5	15	12	29
80 - 115%	18	4%	0	0	7	16	(6)
115%+	149	31%	1	1	72	14	61

Notes:

⁽¹⁾ The "All Households" category includes owner and renter occupied households throughout the exhibits.

⁽²⁾ Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

⁽³⁾ Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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Roseau County

Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households ⁽¹⁾			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	2,804	100%		758	100%		940	100%		1,105	100%	
Housed Affordably:												
Existing Subsidized Units ⁽²⁾	331	12%	+	256	34%	+	69	7%	+	6	1%	
+ Private Market Units ⁽³⁾	1,806	64%	+	353	46%	+	591	63%	+	862	78%	
= Total	2,137	76%	=	609	80%	=	660	70%	=	868	79%	
Cost Burdened Households ⁽⁴⁾	667	24%		150	20%		279	30%		237	21%	

Notes:

⁽¹⁾ Includes owner and renter occupied households.

⁽²⁾ Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

⁽³⁾ It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

⁽⁴⁾ Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

Roseau County

Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	321	78	76	166
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 ^{(1), (2)}	<u>214</u>	<u>36</u>	<u>48</u>	<u>130</u>
(equals) New Low-Income Households Not Served by the Private Market, 2000-2010	107	42	28	37

Notes:

⁽¹⁾ The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

⁽²⁾ Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.